

EXHIBIT 8



Legal Insurance

Sent via email to willmcnae@gmail.com

November 20, 2023

William and Rhonda McNae
504 11th Place
Kirkland, WA 98033

ARAG®
500 Grand Avenue, Suite 100
Des Moines, IA 50309
800-888-4184
515-246-8710 fax
ARAGlegal.com

**RE: ARAG Case No. 3107432 – Defense of Civil Damage – Rhonda McNae
ARAG Case No. 3266236 – Defense of Civil Damage – William McNae
Member ID # 177202672170**

Dear William and Rhonda McNae:

ARAG is in receipt of William's request for coverage under your legal plan for defense of a new civil lawsuit, *Michael J. Fitzgerald v William McNae, In The Circuit Court of the 11th Judicial Circuit In And For Miami-Dade County, Florida, Circuit Civil Division, Case 2023-025855-CA-01*. Your plan provides paid in full coverage for attorney fees when using a Network Attorney. Any expenses incurred are your responsibility. If you elect to use a Non-Network attorney, then an Indemnity benefit is available where you will be reimbursed up to the benefit amount indicated in your plan for the defense of civil damages claims coverage. It is your responsibility to locate and retain an attorney. ARAG will not be assisting you in locating an attorney to handle this matter on your behalf.

With respect to the civil lawsuit *Michael J. Fitzgerald and Yaleny De Varona v. Rhonda McNae and William McNae, In The United States District Court Southern District of Florida, Miami Divisin, Case No. 1:22-cv-22171-JEM*, effective December 1, 2023, ARAG will no longer cover either of your Non-Network attorney fees for services being rendered in this lawsuit. For purposes of clarity, Brodsky Fotiu-Wojtowski, PLLC and Colson Hicks and Eidson, P.A. law firms are Non-Network Attorneys. If you are able to locate a Network Attorney who will accept your case, then your plan covers your Network Attorney fees as a paid in full benefit pursuant to the terms of your legal plan, with any expenses incurred being your responsibility. If you elect to use a Non-Network attorney, you are eligible to use your plan's Indemnity benefit. Again, ARAG will not be assisting you in locating an attorney to handle this matter on your behalf.

Sincerely,

ARAG Legal Department